



TABLE F
(as per the provisions of Section 223 of the Companies Act, 1956)

The share capital as on December 31, 2011 was ₹ 369.78 crore divided into 73,95,67,213 equity shares of ₹ 5/- each fully paid up.

The liabilities of the Bank as on December 31, 2011 based on the unaudited financial statements were:

	₹ In Crore
Debts, owing to sundry persons by the Company	
Under decree	NIL
On Mortgage or bonds (subordinated Debt & Upper Tier II)	985.67
On notes, bills or hundis (Bills Payable)	454.48
On Contracts (Deposits and Borrowings)	52,641.30
On estimated liabilities (Interest accrued, Proposed Dividend, other liabilities excluding bills payable)	2385.46
The assets of the company on that day were	
Government securities	15,359.98
Bills of exchange, hundis and promissory notes	1,279.01
Cash at bankers (Including cash in hand)	3,430.48
Other securities	3,077.95
Other Assets (including fixed assets, CC/OD & Advances)	41,025.68

Note: The audited Balance Sheet and Profit & Loss Account of the Bank as on March 31, 2011, as adopted by the shareholders at their annual general meeting held on July 21, 2011 is being displayed with this statement.

Date: February 1, 2012

Place: Mumbai

For Kotak Mahindra Bank Limited

B. R. Chandarana

Bina Chandarana
Company Secretary &
Executive Vice President



Balance Sheet as at 31st March 2011

	Schedule	As at 31st March 2011	As at 31st March 2010
Capital and Liabilities			
Capital	1	3,684,358	3,481,415
Reserves and Surplus	2	64,280,362	41,369,735
Employees' Stock Options (Grants) Outstanding		369,172	548,017
Deposits	3	292,609,686	238,864,671
Borrowings	4	117,239,484	61,405,132
Other Liabilities and Provisions	5	30,323,596	28,694,195
Total		508,506,658	374,363,165
Assets			
Cash and Balances with Reserve Bank of India	6	21,077,242	20,856,726
Balances with Banks and Money at Call and Short Notice	7	3,632,607	2,145,915
Investments	8	171,214,395	125,126,625
Advances	9	293,293,067	207,750,541
Fixed Assets	10	4,256,073	4,276,492
Other Assets	11	15,033,274	14,206,866
Total		508,506,658	374,363,165
Contingent Liabilities	12	343,692,398	369,660,202
Bills for Collection		10,534,742	6,493,241
Significant Accounting Policies and Notes to the Financial Statements	17 & 18		

The schedules referred to above form an integral part of this Balance Sheet.

The Balance Sheet has been prepared in conformity with Form 'A' of the Third Schedule to the Banking Regulation Act, 1949.

As per our report of even date.

For S. R. Batliboi & Co.
Firm Registration No. 301003E
Chartered Accountants

per **Viren H. Mehta**
Partner
(Membership No. 048749)

Mumbai, 5th May 2011

For and on behalf of the Board of Directors

Dr. Shankar Acharya
Chairman

Dipak Gupta
Executive Director

Jaimin Bhatt
Group Chief Financial Officer

Uday Kotak
Executive Vice Chairman &
Managing Director

Bina Chandarana
Company Secretary



(₹ in thousands)

Profit and Loss Account for the year ended 31st March 2011

	Schedule	Year ended 31st March 2011	Year ended 31st March 2010
I. Income			
Interest earned	13	43,035,582	32,556,249
Other income	14	6,330,373	6,282,400
Total		49,365,955	38,838,649
II. Expenditure			
Interest expended	15	20,584,854	13,974,755
Operating expenses	16	15,533,202	11,893,934
Provisions and contingencies (Refer Note 13 - Schedule 18 B)		5,066,078	7,358,903
Total		41,184,134	33,227,592
III. Profit			
Net Profit for the year		8,181,821	5,611,057
Add: Surplus brought forward from previous year		9,659,053	6,489,435
Total		17,840,874	12,100,492
IV. Appropriations			
Transfer to Statutory Reserve		2,045,500	1,402,800
Transfer to General Reserve		409,100	280,600
Transfer to Capital Reserve		6,900	69,600
Transfer to Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961		290,000	400,000
Transfer to / (from) Investment Reserve Account		(268,300)	11,900
Proposed Dividend		368,831	296,613
Corporate Dividend Tax		43,654	(20,074)
Balance carried over to Balance Sheet		14,945,189	9,659,053
Total		17,840,874	12,100,492
V. Earnings Per Share (Face value of ₹ 5/-)			
Basic (Refer Note 4 - Schedule 18 B) ₹		11.35	8.09
Diluted (Refer Note 4 - Schedule 18 B) ₹		11.28	8.00
Significant Accounting Policies and Notes to the Financial Statements	17 & 18		

The schedules referred to above form an integral part of this Profit and Loss Account.

The Profit and Loss Account has been prepared in conformity with Form 'B' of the Third Schedule to the Banking Regulation Act, 1949.

As per our report of even date.

For S. R. Batliboi & Co.
Firm Registration No. 301003E
Chartered Accountants

per **Viren H. Mehta**
Partner
(Membership No. 048749)

Mumbai, 5th May 2011

For and on behalf of the Board of Directors

Dr. Shankar Acharya
Chairman

Dipak Gupta
Executive Director

Jaimin Bhatt
Group Chief Financial Officer

Uday Kotak
Executive Vice Chairman &
Managing Director

Bina Chandarana
Company Secretary